



Inside This Newsletter:

- Flexible Spending 102
- Tick Toc, Tick Toc, Time's Running Out
- Coming Soon to Your Mailbox...DEA (Dependent Eligibility Audit)
- Lights, Camera...Colonoscopy
- Walking: Meditation in Motion
- Fight Off Colds With Mind and Body
- Women: Watch Out For This 'Heart-throb'

Flexible Spending 102

We covered the basics of health care and dependent care flexible spending accounts (FSAs) last year in our Spring 2014 Employee Benefits Newsletter (www.cookcountyrisk.com) and in this edition provide information on permissible election changes under the program.



A qualifying life event is required to request changes in your benefits outside of the annual Open Enrollment period. According to the Internal Revenue Service Code, Section 125, which guides this program, a qualifying life event includes:

- Change in your legal marital status (i.e., marriage, legal separation, divorce, or death of your spouse)
- Change in your number of tax dependents (i.e., birth, death, adoption)
- Change in your dependent's eligibility (for example, your child reaches age 13 where he/she is no longer eligible under a dependent care FSA, or age 26 and is no longer an eligible dependent for health insurance)
- Change in child care/elder care provider or cost or coverage, such as a significant cost increase charged by your current daycare provider, or a change in your daycare provider
- Change in employment status (for employee, spouse, or employee's dependent) that affects eligibility for health insurance benefits
- Change in residence (for employee, spouse or dependent)

Employees may not change their flexible spending elections due to unexpected expenses you may incur throughout the year or if no longer in need of the coverage. **Once you are enrolled in the program, you are enrolled for the full benefit year unless you have a qualifying life event.**

If you experience a qualifying life event as listed above, and wish to change your FSA election, an updated flexible spending enrollment form must be submitted to the Department of Risk Management, Benefits Division, within 31 days of the event. You can download the form at www.cookcountyrisk.com.

Tick Tock, Tick Tock, Time's Running Out

The deadline is fast approaching to use remaining health care flexible spending funds and submit your health care and/or dependent care claims for 2014!

With the implementation of the health care flexible spending account grace period, employees will have until **March 15, 2015** to incur eligible expenses for plan year 2014. *All remaining funds in your account after March 15, 2015, will be forfeited.*

All health care and dependent care flexible spending claims for 2014 must be received by WageWorks by March 31, 2015.



Coming Soon to Your Mailbox...DEA (Dependent Eligibility Audit)

The Department of Risk Management will be conducting a Dependent Eligibility Audit within the next few months. Employees with dependent coverage under our medical plan will receive information regarding an audit that requires your active involvement.

Why are we conducting a Dependent Eligibility Audit?

Cook County health care plans are an important benefit to County employees. As the cost of health care increases, it is a continual challenge to keep cost affordable and to ensure that the plans provide value for the cost. This audit will allow us to confirm that all of the dependents enrolled for coverage are indeed eligible for the coverage based on our plan guidelines. Please take the time now to remove any non-eligible dependents from your coverage.

The purpose of this audit is **not** to drop coverage for any family members that meet the plan definitions for eligibility. This audit will allow us to update our dependent record while ensuring that both the County and our employees **are not** paying higher costs because of dependents that should not be covered under the plan.

Who is an eligible dependent?

Dependent benefits are extended to spouse, domestic and civil union partners, and children (natural, adopted, step, or under legal guardianship) up to age 26. Military veterans may be covered up to the age of 30.

What if I do not have any eligible dependents?

If you do not have dependents enrolled for coverage you will not be required to participate.

What do I need to do to remove a dependent from my insurance plans?

Complete the Benefits Enrollment/Change form which can be found on www.cookcountyrisk.com and submit it to the Department of Risk Management, Employee Benefits Division.

Lights, Camera...Colonoscopy

Have you scheduled your colonoscopy? This screening uses a tiny lighted camera to help your doctor see growths called polyps in the colon or rectum. Most growths don't turn into cancer. Your doctor can remove them early before they have a chance to grow. Talk to your doctor about this test and other colorectal cancer testing.

The disease hits men and women equally. And your chances increase if you:

- Are over age 50 (individuals at higher risk due to family history of developing colorectal cancer should begin screening at a younger age)
- Drink too much alcohol
- Eat a lot of red meat or processed meats
- Have a family history of colon cancer or polyps
- Have a disease of the colon or small intestines
- Smoke
- Are 30 percent or more above normal weight
- Do not get enough physical activity



Get the picture about colon health. Get regular screenings and lower your risks.

This year, more than 142,000 people will learn they have colon cancer. Be aware of the signs which may include: blood from the rectum or in stool; weight loss that can't be explained; feeling tired; throwing up; discomfort in the abdomen or changes in bowel habits.

Cook County's HMO and PPO medical plans cover colorectal screenings. Members pay a co-payment (HMO) or coinsurance (PPO).

Source: American Cancer Society

Walking: Meditation in Motion

Time spent walking relaxes nerves and clears the mind. But want a way to make it more calming? Try meditating as you move. Meditation is a relaxation technique that can reduce anxiety. It may also reduce blood pressure and increase feelings of well-being. Daily stresses and responsibilities can keep your body working in constant overdrive. This strain on the body has been linked to both short- and long-term health problems, including heart disease, high blood pressure, backaches, asthma, migraine headaches and colds.

Mental well-being can suffer from stress, as well. Sleeplessness, depression, anxiety and forgetfulness all are linked to stress.

By meditating while you walk, the nervous system gets a much-needed rest. Plus, the body gets a nice workout. The key to blending walking and meditation is to pay close attention to your body as you walk each step and breath. Meditation involves focusing on one mental picture or sound such as a word or breathing and blocking out distractions. It also takes practice. Experts suggest trying walking meditation five to 30 minutes a day. Follow these steps to feel its benefits:

- Walk at a comfortable pace
- Feel each breath. Notice if it's fast or slow, deep or shallow
- Don't change the pattern, just allow it
- Focus on physically putting each foot on the ground
- If your mind wanders, return to focus on your breathing and footsteps



Source: Center for Chronic Disease Prevention and Health Promotion, Centers for Disease Control and Prevention

Fight Off Colds With Mind and Body

Forget chicken soup. Scientists may have found two new ways to battle the common cold: exercise and meditation.

Study group members did daily moderate workouts or underwent training in mindfulness meditation for eight weeks. They reported fewer illnesses during cold and flu season than those who did neither. And when they did get sick, they described their symptoms as less severe, and they missed fewer days of work.

In addition, both groups reported being more optimistic and relaxed. For best results, combine these activities with other cold-prevention methods. These include washing your hands and staying away from sick people.

Sources: Annals of Family Medicine, Centers for Disease Control and Prevention

Women, Watch Out For This 'Heart-throb'

It's time for women to take action and guard their heart health. No longer just a man's problem, this disease is the leading killer of women over age 25. Follow these guidelines to stay smart about your heart:

- Know the signs of a heart attack: Trouble catching your breath, chest tightness and arm pain are classic signs. Women may also feel upper back or jaw pain, fatigue, dizziness or nausea.
- Keep your weight, blood pressure and cholesterol in the healthy range
- Work out most days of the week
- Do not smoke and limit alcohol use
- If you think you are having a heart attack, call 911 right away



Women have a greater chance of heart problems as they age, but women of all ages should take steps to avoid these problems by embracing healthy choices. Make your health a priority by scheduling a date for your yearly exam and keep heart disease and other health problems in check.

Sources: National Institutes of Health, American Heart Association